

Life Stuff

News To Help You Save Time And Money

July 2018

Blunders as Blessings

Alexander Graham Bell was born in 1847. His grandfather was an actor and wanted to unleash the power of the spoken word. He was especially interested in helping people with problems related to elocution, stammering and other speech impediments. His son Melville was also interested in elocution and joined his father in his endeavors.

Melville fell in love with a deaf woman, married her, and she became the mother of Alexander Graham Bell. A painter of miniatures, she lived in a world of almost total silence.

Though others spoke to his mother through her ear, Alexander spoke to his mother using low voice tones and placing his mouth very close to her forehead. The young boy thought his mother would be able to hear him through the vibrations his deep tones made. Later this would play into his work with sound waves.



As Alexander grew older his intellect also grew. A German physicist intrigued him, and though he could not read German, he didn't let that stop him from studying the physicist's work. The physicist's thesis was that vowel sounds could be produced by a combination of electrical tuning forks and resonators.

However, when Bell read the work he misinterpreted what the physicist said, and believed the text said that vowel sounds could be transmitted over a wire. Eventually this misunderstanding would lead him to his electrical work, and to the invention he is most famous for—the telephone.

Bell said of his blunder: "It gave me confidence. If I had been able to read German, I might never have begun my experiments in electricity."

Have you ever had a breakthrough come from something that was a mistake?

~ Dan

Get Some Tips At:
PlanYourArizonaMove.com

INSIDE THIS ISSUE

- The Truth About Knuckle Cracking
- July Quiz Question
- Delicious Recipe: Melting Potatoes
- Up Close and Personal
- The Secret Home
- Creating a Micro-Blue Zone Can Help You Live Longer
- One Space or Two?
- The Dog Scoop
- The Scary Truth About Your Credit Card Balance
- The Kid Scoop
- Free Reports
- Where Did the Hammock Come From?
- Help from the Front Line

The Truth About Knuckle Cracking

Believe it or not, for decades scientists debated the cause of the popping sound when we crack our knuckles. A few years ago, using computer models, a research team from France cracked the answer...and it's not your bones getting caught against each other.



Apparently, the sound is caused by a “collapsing cavitation bubble in the synovial fluid inside a metacarpophalangeal joint during an articular release.” More simply, it's the sound of microscopic gas

bubbles collapsing—but not fully popping—inside the finger joint. Scientists first proposed this theory nearly 50 years ago, but the French researchers used a combination of lab experiments and a computer simulation to bolster the case.

And by the way, the idea that cracking knuckles causes arthritis or enlarged knuckles is not supported by evidence. However, habitual knuckle poppers did show eventual signs of other problems, including soft tissue damage to the joint capsule and a decrease in grip strength.

July Quiz Question

Q: *How many times can you subtract 10 from 100?*

Everyone who texts, calls, or emails in the correct answer by July 25th will be entered into a drawing for two free Harkin's movie tickets.

(480) 390-5380

danazhomes4sale@hotmail.com

June Quiz Answer

Q: *What occurs once in a minute, twice in a moment and never in a thousand years?*

A: *The letter M.*

Congratulations to Amy and Kelsey Bryant. Their names were drawn out of all of the correct quiz entrees, and they won 2 free Harkin's movie tickets!

Delicious Recipe: Melting Potatoes

Here's how to make the greatest side dish ever—melting potatoes. Imagine potato slices that are caramelized and crispy on the outside and creamy like mashed potatoes on the inside. The best of both worlds.

You'll need 2 pounds of potatoes; a half stick unsalted butter, melted; 1 cup chicken or vegetable broth; 4 garlic cloves, mashed; salt and freshly ground black pepper.

Preheat your oven to 500°F/260°C. Slice the potatoes into 1-inch thick rounds, place them in a large metal baking dish, toss them in the melted butter and season with salt and pepper. Bake for 30 minutes, flipping once halfway through. Remove the baking dish from the oven, add the broth and the garlic, and then continue baking until most of the stock has been absorbed, about 15 more minutes. The results? Crispy-saucy deliciousness.

“There are people in the world so hungry, that God cannot appear to them except in the form of bread.” ~ Mahatma Gandhi

UP CLOSE AND PERSONAL

Kim and I and the boys were at the movie Jurassic World. I was eating my popcorn and all of a sudden, I bit down on something very hard. It did not feel like a popcorn kernel. It turned out to be part of a crown that broke off my tooth! I was not sure if I was supposed to taste blood, feel pain, or pass out. I wondered if I should call my dentist right from my movie seat. I figured first things first, so I tried to see if I was going to be able to finish the rest of my soda. It was a bit sensitive to the cold, but by mostly using the other side of my mouth I was able to accomplish that just fine. I eventually made it to the dentist, and after getting some local anesthetic, I waited for the next step. Soon after, my dentist came back with this huge drill and started grinding away to remove the remaining part of the broken crown. I thought he might stop after a second and ask if I was ok, but he continued full speed ahead for several minutes. I was wondering what to do if I felt pain. If I were to react and quickly move my head, the drill might go through my cheek. I didn't have a panic button to push, and the inside of my head sounded like a jackhammer trying to break through cement. There was a smell as if something was burning. This didn't seem like something I should be experiencing while awake. I would have much preferred being back in the movie theater eating my popcorn. In the end, everything turned out just fine. Next time I do go to the movies, I'll be sure to have my dentist's phone number programmed into speed dial, just in case.

Have an awesome month!

Dan

The Secret Home

Just a quick note to let you know how I can help you or anyone you refer to me.

Jim and Cindy were looking for a home in a certain area. They were not in a hurry but wanted to make a move in the near future. Dan set up a personalized home-search website with direct access to the MLS, which would notify them anytime a new listing came on the market. With the way the market was, many homes were selling the first day with multiple offers. Therefore, as soon as a new home came up for sale, they needed to get out quickly to look at it. The result was usually a stressful experience, and in the end, the home usually ended up selling for more than the listed price. After several months of looking, Dan found out some inside information on a home that was going to be listed for sale but was not yet on the market. This seemed to be just what Jim and Cindy were looking for, so Dan scheduled an appointment for them to see the home the next day. After Jim and Cindy looked at it, they wrote an offer and it was submitted to the seller and immediately accepted. The best thing of all is that there was no competition with other buyers, because it had not yet been on the market. Jim and Cindy got the home they were looking for without the pressure of competing offers. The seller got the home sold quickly. It was a win-win for all.

If you know someone who would like to reduce the stress of their home buying experience, have them call me at 480-390-5380. I would be happy to help them just like I helped Jim and Cindy.

Creating a Micro-Blue Zone Can Help You Live Longer

Blue Zones identify areas of the world where people live much longer lives. The term grew out of work done by Gianni Pes and Michel Poulain, who identified Sardinia's Nuoro province as having a high concentration of people over 100 years old. As researchers zeroed in on similar areas of the world with high longevity, they drew blue circles on a map, calling them Blue Zones.

Dan Buettner, author of *The Blue Zone: Lessons for Living Longer from the People Who've Lived the Longest*, identifies these hotspots, as well as factors they have in common. From that information, it's possible to revise our lifestyles to take advantage of Blue Zone characteristics in our own lives to live longer. Here are some ideas:

Having lower stress and simpler diet seem to be two key characteristics. De-stress your home life by simplifying your surroundings. Spend less, enjoy your relationships more, cook smaller meals, and be more physical every day. For the full story look up Dan Buettner's Ted Talk.

One Space or Two?

If you learned typing prior to the computer era, you were likely told to add two spaces after a period before starting a new sentence.

But if you were raised on computers, you probably can't understand why anyone would want to add two spaces when one does the job perfectly well.

The idea of using two spaces came about for readability during the typewriter era. The physical construction of the font on a typewriter made all letters and spaces the same. So adding an extra space after a period would improve readability, making it easier to scan and absorb content.

However, computer fonts are proportional. The size and spacing of letters varies, so it's easier to see the gap after a period, making the extra space unnecessary.

No. We don't use
typewriters anymore.

No. We don't use two spaces
after periods anymore.

The Dog Scoop

Buckley's daily activities:
Eat, sleep, walk, and play.

Yet the argument between die-hard one-spacers and two-spacers continues, with two-spacers insisting the extra space looks better and is more readable. (Although, in some industries, such as law and engineering, two spaces are still required in formal documents.)

"I have not failed. I've just found 10,000 ways that won't work." – Thomas Edison

Thank You!

Thank you for your continued support and referrals. I really enjoy serving your friends and family instead of advertising.

You can easily refer someone to me by calling/texting 480-390-5380 or emailing me at danazhomes4sale@hotmail.com.

The Scary Truth About Your Credit Card Balance

Credit card debt is a crippling problem, and people are often unaware of the extent of the damage. Here's an analysis from the personal finance site, NerdWallet.

The average household carries a credit card debt of \$6,081, and many people say they are only making minimum payments on that debt.

To give an idea of just how costly it can be to only pay the minimum on a credit card, NerdWallet crunched the numbers and determined the interest costs of paying off that debt. It assumed credit card debt of \$6,081 and an interest rate of 14.99%. Here's how much interest would accrue:

- Make just the minimum payment: \$4,064
- Make double the minimum payment: \$1,509

Ideally, you'd want to make your payments in full and owe zero interest each month, but as the figures show, simply doubling the minimum payment each month can also save thousands of dollars. NerdWallet also points out how long you'll be paying on that debt:

- Make just the minimum payment: about 14 years
- Make double the minimum payment: about 5.5 years

If you're already in debt, there are two popular ways to tackle it: the avalanche method and the snowball method. The avalanche prioritizes paying down debts that have the highest interest rates, while the snowball focuses on knocking out the smallest debts first. Once you've finished paying off all that debt, you can invest what you used to pay in interest and watch your money grow instead of shrink.

See An Interesting Home?

No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Text or email me or leave the address on my voicemail, anytime, 24 hours a day, and I'll mail or email all the information on that listing within 24 hours.

(480) 390-5380
danazhomes4sale@hotmail.com

The Kid Scoop

Brandon (16) went to a job fair to scope out any potential employers. He's still thinking.

Ryan (18) is working all the extra hours he can this summer before he goes off to college.

*"Money is only a tool. It will take you wherever you wish,
but it will not replace you as the driver." ~ Ayn Rand*

Free Reports

- ❑ How to beat other buyers to the best listings
- ❑ Five powerful buying strategies
- ❑ Seven different reasons to own your own home
- ❑ Ten simple steps to ensure your home sells at top dollar
- ❑ The nine most deadly mistakes you can make when selling your home
- ❑ How sellers price their homes
- ❑ Making the move easy on the kids
- ❑ Protect your home from burglars
- ❑ How to show your home
- ❑ Things you should know about moving
- ❑ How to stop spending money on rent and own a home instead

How to Order:

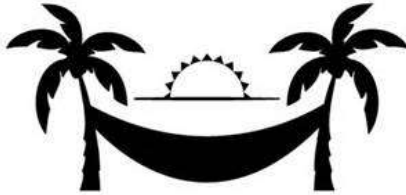
- Call/Text Dan at 480-390-5380
- E-mail Dan at danazhomes4sale@hotmail.com
- Go to Dan's website at www.PlanYourArizonaMove.com

Go Green: Recycle This Newsletter!

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

Where Did the Hammock Come From?

Historians believe that the Mayan Indians of Central America were the first to invent hammocks 1,000 years ago. The earliest hammocks were woven from the bark of hamak trees, thus the name.



Fishermen and sailors used their nets for both work and rest, and hammocks spread to South America and throughout the islands in the Atlantic.

Christopher Columbus is said to have brought several hammocks from the Bahamas back to Europe. In the 1800s, the British used hammocks in their prisons to save space. More than half a million

are still sold annually in North America.

Help from the Front Line

Corporate leaders dictate significant changes to help their organizations remain strong during a weak economy. But the best leaders know it's always a good idea to get some input from the frontline folks who'll have to make the new rules work – as our Founding Fathers discovered more than two centuries ago.

While trying to hammer out the provisions of the U.S. Constitution in 1787, participants in the Second Constitutional Convention began debating the merits of maintaining the military. Finally, someone suggested they simply limit the number of soldiers in the U.S. Army to 5,000. George Washington, who was presiding over the convention, had listened quietly throughout the debate. But this notion finally drew a response from the one-time warrior. "If that is so," he said, "let the Constitution also say that no foreign army should ever invade our country with more than 3,000 troops."

– Adapted from *A Treasury of Humor*

How's Business...??

PEOPLE ASK ME ALL THE TIME HOW BUSINESS IS GOING. I STRUGGLE WITH THE ANSWER TO THAT QUESTION. MY BUSINESS DOES WELL BECAUSE OF YOUR REFERRALS. **WITHOUT YOUR HELP, MY BUSINESS WILL DIE.** BECAUSE MOST OF MY BUSINESS COMES FROM REFERRALS, I DON'T NEED TO SPEND VALUABLE TIME LOOKING FOR NEW BUSINESS. THIS ALLOWS ME TO SPEND THE NECESSARY TIME WITH YOUR REFERRALS, MAKING SURE THEIR NEEDS ARE BEING MET. **I NEED YOUR HELP.** I HAVE GREAT SYSTEMS IN PLACE TO GIVE YOUR REFERRALS THE WORLD CLASS EXPERIENCE THEY DESERVE. **I CAN'T DO IT WITHOUT YOU.** PLEASE TAKE TWO MINUTES AND THINK OF THE NEXT PERSON YOU KNOW WHO IS MOST LIKELY TO BUY OR SELL A HOME IN THE NEXT 3 TO 6 MONTHS. AT LEAST GIVE THEM THE OPPORTUNITY TO TALK WITH ME TO SEE IF I CAN HELP THEM. I WILL NEVER PRESSURE YOUR REFERRALS OR MAKE THEM FEEL OBLIGATED IN ANY WAY. CALL ME OR E-MAIL ME WITH THEIR NAME. YOU'LL BE GLAD YOU DID, AND THEY'LL THANK YOU FOR DOING SO.

Nick and Bonnie say...

"We have known Dan since he started in the real estate business over twenty years ago. My mother was his next door neighbor and both he and his lovely wife always took the time to make sure that she was all right. Later, he sold her house, helped us find another home for her and later sold that one for us. He is more than just a real estate professional, he is a good, honest friend that will do anything to make sure that the home you buy is the right one for you. He hasn't been in this business over twenty years, raised children and stayed married if he was not a truly decent human being. As I said we have known him for over twenty years and he is the only person that we trust to any real estate needs. Thank you, Dan."

See over 100 more rave reviews from actual clients at www.PlanYourArizonaMove.com. Just click the "True Stories" link at the top of the page. You can call Dan directly at 480-390-5380 or email at danazhomes4sale@hotmail.com

Copyright 2018 Dan Kilde. This information is solely advisory and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor and/or CPA! I cannot be held responsible for actions you may take without proper financial, legal, or tax advice!



Life Stuff

Dan Kilde

RE/MAX Infinity

2450 S. Arizona Avenue #1

Chandler, AZ 85286

480-390-5380

danazhomes4sale@hotmail.com